

Fig. 1

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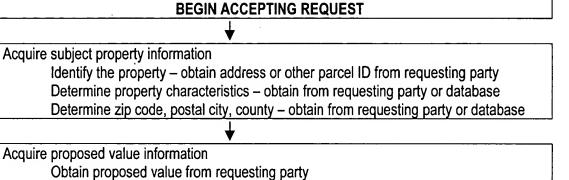


Fig. 2

GO TO COMPUTATION PROCESS

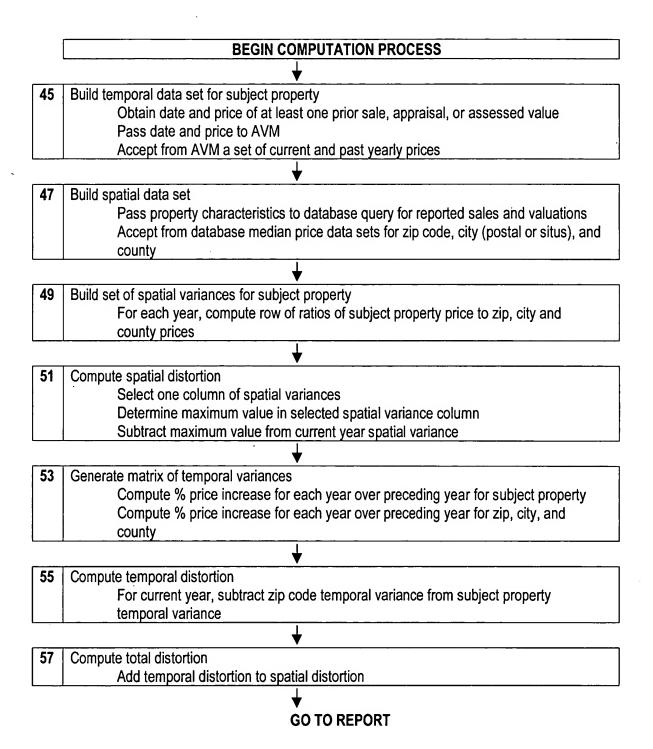


Fig. 3

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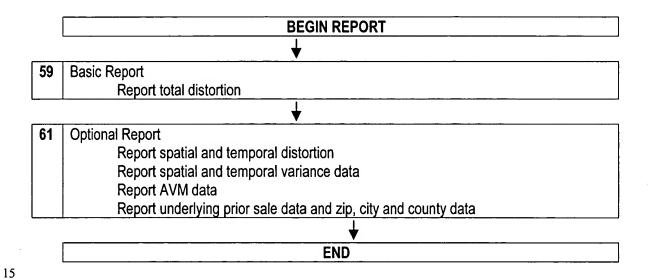


Fig. 4

SUBJECT PROPERTY TEMPORAL PRICE MATRIX

SPATIAL PRICE MATRIX

			_	ZIP	Lo	s Angeles	L.A.
YEAR	Subject	SOURCE		CODE	PO	STAL CITY	COUNTY
1994	\$ 180,000	prior sale		\$175,000	\$	150,000	\$160,000
1995				\$167,000	\$	139,000	\$153,000
1996				\$163,000	\$	134,500	\$150,000
1997			1	\$178,000	\$	136,000	\$150,000
1998			1	\$195,000	\$	138,000	\$162,000
1999	\$ 268,000	VP4 AVM July 1		\$244,000	\$	142,000	\$175,000
2000	\$ 276,000	VP4 AVM July 1		\$261,000	\$	149,000	\$192,000
2001	\$ 335,000	VP4 AVM July 1		\$310,000	\$	170,000	\$229,000
2002	\$ 371,000	VP4 AVM July 1		\$388,000	\$	220,000	\$267,000
2003	\$ 395,000	VP4 AVM July 1		\$410,000	\$	241,000	\$297,000
2003	\$ 550,000	FRAUD July 1		\$410,000	\$	241,000	\$297,000
				(Apr-Jun)			(Apr-Jun)

	MATRIX OF SPATIAL VARIANCES						
	Subject	Subject	Subject	Zip.	Zip	City	
YEAR	to zip	to city	to county	to city	to county	to county	
1994	103%	120%	127%	117%	109%	94%	
1995				120%	109%	91%	
1996				121%	109%	90%	
1997				131%	119%	91%	
1998				141%	120%	85%	
1999	110%	189%	127%	172%	139%	81%	
2000	106%	185%	139%	175%	136%	78%	
2001	108%	197%	141%	182%	135%	74%	
2002	96%	169%	125%	176%	145%	82%	
2003	96%	164%	127%	170%	138%	81%	
2003	134%	228%	152%	170%	138%	81%	

MATRIX OF TEMPORAL VARIANCES CHANGE FROM PRIOR YEAR

YEAR	Subject	ZIP	CITY	COUNTY
1994		-8%	-4%	-6%
1995		-5%	-7%	-4%
1996		-2%	-3%	-2%
1997		9%	1%	0%
1998		10%	1%	8%
1999		25%	3%	8%
2000		7%	5%	10%
2001	21%	19%	14%	19%
2002	11%	25%	29%	17%
2003	6%	6%	10%	11%
2003	48%	6%	10%	11%

Fig. 5

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